Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 1 of 57

BI (Official)			United No		Bankı District						Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): White, Robert G							Name of Joint Debtor (Spouse) (Last, First, Middle): White, Colleen M					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Or (inclu	her Names de married,	used by the J maiden, and	Joint Debtor trade names	in the last {	3 years		
Last four dig	e, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	: Individual-	Гахрауег I.	D. (ITIN) No./Complete EIN
Street Addre	ess of Debto Cumberla		Street, City,	and State)	_	ZIP Code	Street 843 Nile		Joint Debtor	(No. and Str	reet, City, a	ZIP Code
County of Ro	esidence or	of the Princ	cipal Place o	f Busines		60714	Count	•	ence or of the	Principal Pla	ace of Busi	60714 ness:
Mailing Add	lress of Deb	otor (if diffe	rent from str	eet addres	ss):			ng Address	of Joint Debt	or (if differen	nt from stre	,
						ZIP Code	e					ZIP Code
Location of I (if different f	Principal As from street a	ssets of Bus address abo	siness Debtor ove):	•								
(Form.)	Type of of Organizati	Debtor	one box)			of Busines	s			of Bankrup Petition is Fi		Under Which
Individua See Exhib □ Corporat □ Partnersh □ Other (If	al (includes bit D on page tion (include hip debtor is not sbox and state	Joint Debto 2 of this form es LLC and one of the al e type of enti	ors) n. LLP) bove entities,	Sing in 1 Rail Stoo	ckbroker nmodity Broaring Bank	eal Estate a 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 P a Foreign hapter 15 P	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
Country of de Each country by, regarding,	ebtor's center	oreign procee	eding	unde		the United S	le) ization States	defined "incurr	are primarily co 1 in 11 U.S.C. § red by an indivi onal, family, or	(Check onsumer debts, § 101(8) as idual primarily	(for	☐ Debts are primarily business debts.
- E 11 E'11			heck one bo	x)		1	one box:	nall business	Chap debtor as defir	ter 11 Debt		2)
debtor is u Form 3A. Filing Fee	e to be paid in ned application unable to pay waiver reque	installments on for the cou fee except in	art's considerate installments.	ion certifyi Rule 1006 7 individu	ing that the (b). See Office als only). Mu	Check	Debtor is not if: Debtor's agg are less than all applicabl A plan is bei Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w	ness debtor as contingent liquida amount subject this petition.	defined in 11 Unated debts (except to adjustment	J.S.C. § 1010 cluding debts on 4/01/16	
Debtor es	stimates tha	t funds will t, after any	l be available	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated No 1- 49	fumber of Co	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Li \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 2 of 57

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition White, Robert G White, Colleen M (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David H. Cutler March 5, 2015 Signature of Attorney for Debtor(s) (Date) David H. Cutler Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Page 3 of 57

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

White, Robert G White, Colleen M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert G White

Signature of Debtor Robert G White

X /s/ Colleen M White

Signature of Joint Debtor Colleen M White

Telephone Number (If not represented by attorney)

March 5, 2015

Date

Signature of Attorney*

X /s/ David H. Cutler

Signature of Attorney for Debtor(s)

David H. Cutler

Printed Name of Attorney for Debtor(s)

Cutler & Associates, Ltd.

Firm Name

4131 Main St Skokie, IL 60076

Address

Email: stuartlswanson@gmail.com

847-673-8600 Fax: 847-673-8636

Telephone Number

March 5, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	Ÿ
1	•

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 4 of 57

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 5 of 57

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
1	109(h)(4) as impaired by reason of mental illness or
¥ ,	alizing and making rational decisions with respect to
financial responsibilities.);	8
•	109(h)(4) as physically impaired to the extent of being
· · · · · · · · · · · · · · · · · · ·	in a credit counseling briefing in person, by telephone, or
through the Internet.);	in a creati counseling offering in person, by telephone, or
☐ Active military duty in a military co	ombat zone
1 receive minitary daty in a minitary ex	omout zone.
☐ 5. The United States trustee or bankruptcy	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Robert G White
Signature of Debtor.	Robert G White
Date: March 5, 2015	
Signature of Debtor: Date: March 5, 2015	/s/ Robert G White Robert G White

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 6 of 57

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 7 of 57

3 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	determination by the court.]
_ · · · · · · · · · · · · · · · · · · ·	§ 109(h)(4) as impaired by reason of mental illness or
* * * * * * * * * * * * * * * * * * *	alizing and making rational decisions with respect to
financial responsibilities.);	
± '`	109(h)(4) as physically impaired to the extent of being
• `	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Colleen M White
C	Colleen M White
Date: March 5, 2015	

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 8 of 57

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White,		Case No		_
	Colleen M White				
•		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	9,771.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		33,140.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,616.93
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,980.00
Total Number of Sheets of ALL Schedu	ıles	26			
	To	otal Assets	9,771.00		
			Total Liabilities	33,140.59	

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 9 of 57

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White,		Case No.		
	Colleen M White				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	5,824.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	5,824.00

State the following:

Average Income (from Schedule I, Line 12)	2,616.93
Average Expenses (from Schedule J, Line 22)	3,980.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,616.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		33,140.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		33,140.59

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 10 of 57

B6A (Official Form 6A) (12/07)

In re	Robert G White,	Case No
	Colleen M White	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 11 of 57

B6B (Official Form 6B) (12/07)

In re	Robert G White,	Case No.
	Colleen M White	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x		
2.	Checking, savings or other financial	Chase Checking XXXXX6300	W	200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Checking xxxxx8294	Н	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Various used clothes and possessions	J	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Various used clothes	J	300.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota	al > 4,000.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 12 of 57

B6B (Official Form 6B) (12/07) - Cont.

In re	Robert G White,	Case No.	
	Colleen M White		

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2014 Tax Refund 4,938 received 2/26/15. Debtors received \$5,400 EIC and \$1,000 child credit	J	4,938.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 4,938.00
			(Total	of this page)	•

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 13 of 57 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	Robert G White,	
	Collegn M White	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Caravan. 145,000 miles. Valued via KBB 2/26/15	W	833.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		Wife has a potential workmans comp case versus Central Baptist Village and PMA Insurance Group. Anthony Cuda 6525 North Ave # 204, Oak Park, IL 60302 Phone: (708) 383-4900. The value of the case is currently unknown however, debtor has filed a demand for 584,000.	w	Unknown
				Sub-Tota	al > 833.00

(Total of this page)

Total >

9,771.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 14 of 57

B6C (Official Form 6C) (4/13)

In re	Robert G White,	Case No
	Colleen M White	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

SCHEDULE C	- I KOI EKI I CLAIMED AS		
Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amount		emption that exceeds 1/16, and every three years thereafte or after the date of adjustment.)
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wearing Apparel</u> Various used clothes	735 ILCS 5/12-1001(a)	300.00	300.00
Other Liquidated Debts Owing Debtor Including Ta 2014 Tax Refund 4,938 received 2/26/15. Debtors received \$5,400 EIC and \$1,000 child credit	<u>x Refund</u> 735 ILCS 5/12-803, 740 ILCS 170/4	4,938.00	4,938.00
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Dodge Caravan. 145,000 miles. Valued via KBB 2/26/15	735 ILCS 5/12-1001(c)	833.00	833.00
Other Personal Property of Any Kind Not Already L Wife has a potential workmans comp case versus Central Baptist Village and PMA Insurance Group. Anthony Cuda 6525 North Ave # 204, Oak Park, IL 60302 Phone: (708) 383-4900. The value of the case is currently unknown however, debtor has filed a demand for 584,000.	<u>listed</u> 820 ILCS 305/21	0.00	Unknown

Total: 6,071.00 6,071.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 15 of 57

B6D (Official Form 6D) (12/07)

In re	Robert G White,	Case No.
	Colleen M White	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

_			r							
CDEDITODIS NAME	C	Hu	sband, Wife, Joint, or Community	AMOUNT OF						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFLXGEXF	ロエースローロターレスに	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
Account No.				Т	T E					
			Value \$		D					
Account No.										
			Value \$							
Account No.			Value \$							
Account No.										
			Value \$	ubt	ote					
continuation sheets attached	Subtotal (Total of this page)									
	(Total of this page)									
			(Report on Summary of Sc		ota ule		0.00	0.00		

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 16 of 57

B6E (Official Form 6E) (4/13)

In re	Robert G White,	Case No	
	Colleen M White		
-		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	·
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
1	☐ Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
ı	☐ Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \$ 507(a)(4).
1	☐ Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
1	☐ Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	☐ Deposits by individuals
	Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
1	☐ Taxes and certain other debts owed to governmental units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
-	☐ Commitments to maintain the capital of an insured depository institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
J	☐ Claims for death or personal injury while debtor was intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 17 of 57

B6F (Official Form 6F) (12/07)

In re	Robert G White,		Case No.	
	Colleen M White			
		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	C O D E B T	Н		CONTING	UNL	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM	I N G E N T	QU I DAT	U T E D	AMOUNT OF CLAIM
Account No. xxxxx7864			Opened 4/01/05 Last Active 2/18/06 Lease	T	T E D		
Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144		W					
Account No. xxxxxxxxxxxx304A			Opened 5/01/12 Last Active 9/17/12			-	0.00
Amerimark Premier 1515 S 21st St Clinton, IA 52732		W	Charge Account				
							146.00
Account No. xxxx0391 Cap1/carsn Po Box 30253 Salt Lake City, UT 84130		н	Opened 7/01/93 Last Active 12/01/05 Charge Account				
							0.00
Account No. Capture Financial LLC 3965 W. 83rd St., #261 Prairie Village, KS 66208		W	USA Payday				
							1,000.00
12 continuation sheets attached			(Total o	Sub f this			1,146.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 18 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
_	Colleen M White	

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu:	sband, Wife, Joint, or Community	CONTI	U N L	DISPUT	; ;	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- NGENT	QUIDAT	I -	:	AMOUNT OF CLAIM
Account No.			Payday Loan	T	T E D			
Cash Lenders 6960 W. North Ave Elmwood Park, IL 60707		w						1,500.00
Account No. xxxxxx6588		T	10 Comed 26499		T	T	Ť	_
Cci Contract Callers I Augusta, GA 30901		w						
	L	L			oppi	Ļ	1	838.00
Account No. xxxxxxxx3577 Chase Card Po Box 15298 Wilmington, DE 19850		Н	Opened 12/01/06 Last Active 2/04/07 Credit Card					0.00
Account No. xxxxxx3015					\dagger	T	t	
ComEd Attn Bankruptcy/Claims Dept 3 Lincoln Center Oakbrook Terrace, IL 60181		J						627.20
Account No. xxxxxx5049	t	\vdash		\dagger	+	\dagger	+	
ComEd Attn Bankruptcy/Claims Dept 3 Lincoln Center Oakbrook Terrace, IL 60181		Н						2,168.87
Sheet no1 of _12_ sheets attached to Schedule of	-	_			tota		†	5,134.07
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	ı	3,134.37

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 19 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case N	0
	Colleen M White	_	

	1.0	l	about Mills Islant or Occupany		<u>~ T</u>			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM. IS SUBJECT TO SETOFF, SO STATE.		ONT ING	N L I Q U I	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx8898	1		Opened 7/23/12 Last Active 9/14/12		Т	T E D		
Comenity Bank/avenue Po Box 182789 Columbus, OH 43218		w	Charge Account					0.00
Account No. xxxxx2190	╁		Opened 6/27/12 Last Active 8/31/12	+	+	+		0.00
Comenity Bank/bryInhme Po Box 182789 Columbus, OH 43218		w	Charge Account					
								0.00
Account No. xxxxx2153 Comenity Bank/OneStopPlus.com Attention: Bankruptcy Po Box 182125 Columbus, OH 43218		w	Opened 6/24/12 Last Active 8/31/12 Charge Account					0.00
Account No. xxxxx8107	t		Opened 6/13/12 Last Active 8/31/12		\dagger	+	1	
Comenity Bank/Roamans Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218		w	Charge Account					0.00
Account No. xxxxxxxxxxxx6832	+		Opened 1/16/08 Last Active 4/06/09	\dashv	+	+	+	2.00
Credit One Bank Po Box 98873 Las Vegas, NV 89193		w	Credit Card					0.00
						_	4	0.00
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total		bto s p		;)	0.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 20 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
	Colleen M White	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	JZL	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	r I	T I N G F	_ GD_C	-SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4464			Opened 12/19/07 Last Active 4/06/09		Т	Ă T E		
Credit One Bank Po Box 98873 Las Vegas, NV 89193		н	Credit Card	-		D		0.00
Account No. xxxxxxxxxxxxxxxxxxxxxxx			Opened 3/01/09 Last Active 3/20/12		\Box	П		
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		w	Educational					
								3,615.00
Account No. xxxxxxxxxxxxxxxxxxxx1007	t		Opened 10/01/09 Last Active 3/20/12 Educational					
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		w						
								1,871.00
Account No. xxxxxxxxxxxxxxxxxx325			Opened 3/01/09 Last Active 3/20/12		\exists	П		
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		w	Educational					338.00
Account No. xxxxxxxxxxxXA4A	╂	\vdash	Opened 6/01/12 Last Active 9/05/12		\dashv	\vdash	\vdash	333.30
Dr Leonards/carol Wrig 1515 S 21st St Clinton, IA 52732		w	Charge Account					91.00
Sheet no. 3 of 12 sheets attached to Schedule of	_			I	ـــــ ıbt	ota	<u>—</u> 1	
Creditors Holding Unsecured Nonpriority Claims			(Total					5,915.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 21 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
	Colleen M White	

	Ic	Li.	shand Wife laint or Community	1	_	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	COZH_ZGWZ	Ļ	SPUTED	AMOUNT OF CLAIM
Account No. xxxxQ840	Γ		Opened 12/23/11 Last Active 4/19/12		Т	T E		
Dvra Billing Attention: Bankruptcy Department Po Box 2549 Carlsbad, CA 92018		w	Installment Sales Contract			D		0.00
Account No. xxxx0033	t		Opened 1/01/13					
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		w	Collection Attorney Sprint					863.00
Account No. xxxx6327	╁		Opened 1/01/14					
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		н	Collection Attorney Sprint					487.00
Account No. xxxx9612	t		Opened 9/01/11					
First National Collect 610 Waltham Way Sparks, NV 89434		w	Collection Attorney Directv					460.00
Account No. xxxxxx0335	\mathbf{l}		Opened 4/10/06 Last Active 8/03/06					400.00
Fremont Investment & Loan Attn: Bankruptcy Po Box 24738 West Palm Beach, FL 33416		J	Real Estate Specific					0.00
Sheet no. 4 of 12 sheets attached to Schedule of	_			S	ubt	ota	ıl	1,810.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th	is	pag	ge)	1,010.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 22 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case N	0
	Colleen M White	_	

	С	Litera	shand Wife Joint or Community	1.	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQU	I S P U T	AMOUNT OF CLAIM
Account No. xxxxxx0382			Opened 4/10/06 Last Active 8/03/06	T	E		
Fremont Investment & Loan Attn: Bankruptcy Po Box 24738 West Palm Beach, FL 33416		J	Real Estate Specific				0.00
Account No. xxxxxxxxx9570	Ħ		Opened 5/01/09 Last Active 10/07/09	$^{+}$			
Ginnys/Swiss Colony Inc Attn: Bankruptcy 1112 7th Ave Monroe, WI 53566		W	Charge Account				
							399.00
Account No. xxxxxxxxxx16GC Grandpointe 1112 7th Ave Monroe, WI 53566		w	Opened 12/01/11 Last Active 2/02/12 Charge Account				0.00
Account No. xxxxxxxxxxxxxx2477			Opened 2/11/09 Last Active 5/04/09 Installment Sales Contract				
Home Choice 5501 Headquarters Plano, TX 75024		W					0.00
Account No. xxxxxxxxxxxx3026	\vdash		Opened 5/06/09 Last Active 9/21/09	+	\vdash		
Hsbc Bank Po Box 9 Buffalo, NY 14240		w	Credit Card				0.00
Sheet no5 of _12_ sheets attached to Schedule of				Sub	tota	<u>L</u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				399.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 23 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
	Colleen M White	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUID	I S P U T E D	AMOUNT OF CLAIN
Account No. xxxx4069			Opened 12/01/09	 	Ā T E		
Illinois Collection Service/ICS Illinois Collection Service Po Box 1010 Tinley Park, IL 60477		н	Collection Attorney Northeast Radiology Associates		D		268.00
Account No. xxxxxxxxx2003			Opened 12/01/09 Factoring Company Account Tribute Card				
Jefferson Capital Systems 16 McIeland Rd Saint Cloud, MN 56303		w					
							470.00
Account No. xxxxxxxxx3003 Jefferson Capital Systems 16 Mcleland Rd Saint Cloud, MN 56303		w	Opened 11/01/09 Factoring Company Account Salute Gold Card				443.00
Account No. xxxxxxxx0003	+		Opened 7/01/14				443.00
Jefferson Capital Systems 16 McIeland Rd Saint Cloud, MN 56303		н	Factoring Company Account Fingerhut Freshstart				
							166.00
Account No. xxxxxxxxxxx4464 Lvnv Funding Llc Po Box 10497 Greenville, SC 29603		н	Opened 12/01/09 Factoring Company Account Credit One Bank N.A.				
							1,108.00
Sheet no. _6 of _12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of t	Sub			2,455.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 24 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
	Colleen M White	

	Тс		skand Wife Isiat on Opposite	16	l	I 5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	I =	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6832			Opened 12/01/09	Т	E		
Lvnv Funding Llc Po Box 10497 Greenville, SC 29603		w	Factoring Company Account Credit One Bank N.A.		D		1,095.00
Account No. xxxxxxxxxxxx8426	╁		Opened 5/01/08 Last Active 4/22/09				
Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804		w	Credit Card				1,225.00
Account No. xxxxxx5342 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		w	Opened 6/01/11 Factoring Company Account Citibank South Dakota N.A.				
							1,162.00
Account No. xxxxxx8585 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		н	Opened 3/01/12 Factoring Company Account Verizon Wireless				812.00
Account No. xxxxxx3228 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		w	Opened 4/01/13 Factoring Company Account Webbank				312.00
							766.00
Sheet no. 7 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I	I S (Total of t	L Subi his			5,060.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 25 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
	Colleen M White	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	ľ	D I S P U T E D	:	AMOUNT OF CLAIM
Account No. xxxxxx2780	\dagger		Opened 5/01/12	T N	Ε		t	
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		н	Factoring Company Account T-Mobile		D			575.00
Account No. xxxxx0174	t		Opened 12/01/10 Last Active 12/15/11	T		H	t	
Monterey Financial Svc Po Box 5199 Oceanside, CA 92052		w	Unsecured					0.00
Account No. xxxxxxxxx9290	T		Opened 2/01/12 Last Active 8/31/12	T	Г	T	t	
Montgomery Ward 1112 7th Ave Monroe, WI 53566		w	Charge Account					300.00
Account No. xxxxxxx9013	╁			\vdash	┝	┝	+	
Nicor Gas Attn: Bankruptcy Department PO BOX 190 Aurora, IL 60507		w						229.94
Account No. xxxxxxx8790	t	\vdash		+	\vdash	\vdash	\dagger	
Nicor Gas Attn: Bankruptcy Department PO BOX 190 Aurora, IL 60507		w						350.08
Sheet no. 8 of 12 sheets attached to Schedule of	_			Subt			†	1,455.02
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	Ш	1,700.02

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 26 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.	
	Colleen M White		

	1.	1		16	1	1.	Г
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	ŀ	I S P U T E	AMOUNT OF CLAIM
Account No. xx# xxxx8057	1		Cook Ciunty Dept of Revenue		E		
Penn Credit 916 S 14th Street PO Box 988 Harrisburg, PA 17108		J					232.50
Account No. xxxxxxxx4074	╁			+		T	
Peoples Energy 200 E. Randolph St Chicago, IL 60601		w					200.00
	_			_			269.00
Account No. xxxxxxxxx3043 Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		н	Opened 10/26/09 Last Active 4/20/10 Agriculture				615.00
Account No. xxxxxxxxx0544	╁		Opened 6/10/10 Last Active 11/02/10	$^{+}$			
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		w	Agriculture				0.00
Account No. xxxxxxxxxxxx3026	╁	\vdash	Opened 10/01/10	+		\vdash	
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		w	Factoring Company Account Hsbc Bank Nevada N.A.				948.00
Sheet no. 9 of 12 sheets attached to Schedule of	•		1	Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,064.50

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 27 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No.
	Colleen M White	

		—					—	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	CONTLNGENT	DMHVD-CD-FZC	SPUFED	AMOUNT OF CLAIM
Account No. xxxxx2190	1		World Financial Network Bank		'	Ė		
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		w				D		664.00
Account No. xx-xx-x0216		П	lawsuit Cypress Financial			П	Г	
Ronald Rosenfeld 800 Springer Dr Lombard, IL 60148		J						2,761.00
Account No. xxxx-xx-xx4303	t	\vdash	Past Judgment			Н	Т	
Scott Michael Alexander 3714 W Dempster #307 Skokie, IL 60076		Н						3,106.00
Account No. xxxxxxxxxxxxxxxxxxxxxx		П	Opened 3/01/09 Last Active 9/01/09					
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		w	Educational					Unknown
Account No. xxxxxxxxxxxxxxxxxxxxxx325	1		Opened 3/01/09 Last Active 9/01/09					
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		w	Educational					Unknown
Sheet no. 10 of 12 sheets attached to Schedule of				S	ubt	tota	l	0.504.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th	is	pag	e)	6,531.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 28 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case No
	Colleen M White	

	С	Ни	sband, Wife, Joint, or Community	Tc	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0 0	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	NL QU L DATE	SPUTED	AMOUNT OF CLAIM
Account No. xxx4920			Opened 4/01/13	٦т	E		
Stellar Recovery Inc 1327 Highway 2 West Kalispell, MT 59901		Н	Collection Attorney Dish Network		D		71.00
Account No.				+			71.00
Suisee Bancorp 1000 Jorie Blvd., Suite 20 Oak Brook, IL 60523		J					
							0.00
Account No. xxxxxxxxxxxxx3393 Tribute Pob 105555 Atlanta, GA 30348		w	Opened 8/01/07 Last Active 4/22/09 Credit Card				0.00
Account No. xxxxxx0911			Opened 10/07/09 Last Active 9/08/10	+			0.00
Us Dept Of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116		w	Educational				0.00
Account No. xxxxxxxxxxxx0831	\vdash		Opened 3/01/13 Last Active 5/18/13 Installment Sales Contract	+			
Webbank/fingerhut Fres 6250 Ridgewood Rd Saint Cloud, MN 56303		Н	mistamment Sales Contract				
							166.00
Sheet no. 11 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			237.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 29 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G White,	Case N	0
	Colleen M White	_	

	_	_		—	_	_	_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	- c	U	l P	7	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	Ň	UNLI	S	3	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	l'	ΙQ	U	ار	
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	N G	۱V	ΙE		AMOUNT OF CLAIM
(See instructions above.)	Ř	١		N G E N	Ď	I٦		
Account No. xxxxxxxxxxxx339	┪	\vdash	Opened 2/13/12 Last Active 8/31/12	٦	A T E D		\vdash	
Account No. AAAAAAAAAAAAA	4		Charge Account		E			
			Charge Account	\vdash	۲	╁	-	
Webbnk/fhut		l						
6250 Ridgewood Rd		W				ı		
Saint Cloud, MN 56303								
								0.00
				丄			┸	
Account No. xxxxxx2497			Opened 2/16/09 Last Active 4/22/09					
	1		Charge Account			ı		
Weisfield Jewelers/Sterling Jewelers						ı		
_		w						
Inc		**						
Attn: Bankruptcy								
Po Box 1799								
Akron, OH 44309								0.00
	-			+	-	╀	_	
Account No. xxxxxxxxxxxx6392			Opened 2/01/09 Last Active 4/01/09					
	1		Charge Account			ı		
Zale/Sterling Jewelers								
Attn.: Bankruptcy		w				ı		
Po Box 1799		-						
						ı		
Akron, OH 43309								
								934.00
A NI-	╁			+	╁	╁	+	
Account No.	1							
						ı		
						ı		
						ı		
Account No.				T		T		
	ł							
						ı		
						ı		
						ı		
	I							
	1			丄		L	+	
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of				Sub	tota	ıl		934.00
Creditors Holding Unsecured Nonpriority Claims	(Total of	this	pas	ge)		934.00		
C			(- 3 1112 3 2				\vdash	
					Γota			00 440 50
			(Report on Summary of S	che	dule	es)	L	33,140.59

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 30 of 57

B6G (Official Form 6G) (12/07)

In re	Robert G White,	Case No.
	Colleen M White	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

RCW Properties LLC PO Box 2933 Des Plaines, IL 60017 **House Lease**

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 31 of 57

B6H (Official Form 6H) (12/07)

In re	Robert G White,	Case No.
	Colleen M White	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 32 of 57

Fill	in this information to identify your c	case:							
Del	otor 1 Robert G W	hite							
	otor 2 Colleen M V	Vhite							
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRI	CT OF ILLINOIS						
	se number nown)		-				ed filing ent shov	wing post-petitior e following date:	ı chapter
0	fficial Form B 6I					MM / DD/	YYYY		
S	chedule I: Your Inc	ome							12/13
atta	use. If you are separated and you ch a separate sheet to this form. The describe Employment information.	On the top of any additi				case number (if	known)		
	If you have more than one job,		■ Employed			■ Emp		U 1	
	attach a separate page with information about additional	Employment status	☐ Not employed			□ Not €	•	d	
	employers.	Occupation	Unemployed						
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	there?						
Par	t 2: Give Details About Mo	nthly Income							
spou If yo	mate monthly income as of the cuse unless you are separated. u or your non-filing spouse have m	ore than one employer, c	,	•	•		·	·	· ·
more	e space, attach a separate sheet to	this form.							
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	1,670.93	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	1,670.93	

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 33 of 57

Robert G White

Debtor 1

Colleen M White Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse 0.00 Copy line 4 here 1,670.93 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e Insurance 5e \$ \$ 0.00 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 0.00 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 0.00 1,670.93 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 8a. 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. **Social Security** 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. \$ Specify: Food Stamps 346.00 0.00 8g. 8g. Pension or retirement income 0.00 0.00 Other monthly income. Specify: Contributions from Live in Father 8h.+ \$ \$ 600.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8q+8h. 9 0.00 946.00 10. Calculate monthly income. Add line 7 + line 9. \$ 2,616.93 10 946.00 1,670.93 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 2,616.93 12 applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? П No. Yes. Explain: Husband will likely start working again in June of 2015 and will be making roughly \$2000 per month as self employed income.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 34 of 57

E	:- ():					ſ		
Fill	in this informa	ation to identify yo	our case:					
Deb	otor 1	Robert G WI	hite				eck if this is:	
Deb	otor 2	Colleen M W	/hite				An amended filing A supplement sho	wing post-petition chapter
(Spo	ouse, if filing)	Ooncen in vi	mico					the following date:
Unit	ted States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	se number							or Debtor 2 because Debto
(If kı	nown)			<u> </u>			2 maintains a sepa	arate household
Of	fficial Fo	orm B 6J						
So	chedule	J: Your	<u>Exper</u>	ises				12/1:
Be info	as complete ormation. If m	and accurate as	s possible. eeded, atta	If two married people ar ch another sheet to this	e filing together, bo form. On the top of	oth are ed any addi	ually responsible for tional pages, write	or supplying correct your name and case
Par		ribe Your House	ehold					
1.	Is this a joi							
	□ No. Go to		!	ata hawaahaldo				
		es Debtor 2 live	ın a separa	ate nousenoid?				
			et filo a cor	parate Schedule J.				
_				diale ochedule 3.				
2.	-	e dependents?	☐ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	' names.			Son		15	Yes
					Son		17	□ No ■ Yes
							_ ··	■ res
								☐ Yes
								□ No
3.	Do vour ex	penses include	_	No				☐ Yes
	expenses of	of people other to d your depende	than 🗖	Yes				
		nate Your Ongoi xpenses as of y		y Expenses uptcy filing date unless y	ou are using this fo	orm as a s	supplement in a Ch	apter 13 case to report
•	penses as of a policable date.		bankruptc	y is filed. If this is a supp	elemental Schedule	J, check	the box at the top of	of the form and fill in the
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i>)			Your exp	enses
4.		or home owners		ses for your residence. I	nclude first mortgage	e 4.	\$	1,500.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
	•	erty, homeowner'				4b.	\$	0.00
				ipkeep expenses		4c.		50.00
5.		eowner's associa mortgage pavm		oominium dues our residence, such as ho	me equity loans	4d. 5.		0.00 0.00

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 35 of 57

	tor 1 tor 2	Robert G Colleen I		Case num	ber (if known)	
6.	Utilit	ies:				
	6a.	Electricity,	heat, natural gas	6a.	\$	400.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	50.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	300.00
	6d.	Other. Spe	ecify: Cable Income	6d.	\$	150.00
7.	Food	l and house	ekeeping supplies	7.	\$	800.00
8.	Child	care and c	children's education costs	8.	\$	100.00
9.	Cloth	ning, laundı	ry, and dry cleaning	9.	\$	80.00
10.	Pers	onal care p	products and services	10.	\$	75.00
11.			ntal expenses	11.	\$	100.00
12.			Include gas, maintenance, bus or train fare. ar payments.	12.	\$	300.00
13			clubs, recreation, newspapers, magazines, and books	13.		0.00
14.			ributions and religious donations	14.		0.00
		rance.	ributions and religious dollations	14.	Ψ	0.00
13.			surance deducted from your pay or included in lines 4 or 20.			
		Life insura	, , ,	15a.	\$	0.00
	15b.	Health insu	urance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.	\$	75.00
	15d.	Other insu	rance. Specify:	15d.	\$	0.00
16.	Taxe	s. Do not in	clude taxes deducted from your pay or included in lines 4 or 20.			
4-	Spec			16.	\$	0.00
17.			ease payments: ents for Vehicle 1	17a.	\$	0.00
			ents for Vehicle 2	17b.	· 	0.00
		Other. Spe		17c.		0.00
		Other. Spe		17d.	·	0.00
18.		•	of alimony, maintenance, and support that you did not report as			
			your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19.	Othe	r payments	s you make to support others who do not live with you.		\$	0.00
	Spec			19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Scho			
			s on other property	20a.		0.00
		Real estate		20b.		0.00
			homeowner's, or renter's insurance	20c.	·	0.00
			nce, repair, and upkeep expenses	20d.		0.00
			er's association or condominium dues	20e.	· 	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.	Your	monthly ex	xpenses. Add lines 4 through 21.	22.	\$	3,980.00
	The r	esult is you	r monthly expenses.			<u> </u>
23.			monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	2,616.93
	23b.	Copy your	monthly expenses from line 22 above.	23b.	-\$	3,980.00
	23c.	Subtract yo	our monthly expenses from your monthly income. is your monthly net income.	23c.	\$	-1,363.07
		THE TESUIL	is your monuny net income.	200.	<u>. </u>	,
24.	For ex	kample, do yo ication to the	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect your terms of your mortgage?			se or decrease because of a
		-				
	☐ Ye Expla					

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 36 of 57

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White		Case No.	
		Debtor(s)	Chapter	7
	ES			
	DEC	LARATION UNDER PENALTY OF PERJURY BY IND	OIVIDUAL DEF	BTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28

Date March 5, 2015

Signature /s/ Robert G White
Robert G White
Debtor

Date March 5, 2015

Signature /s/ Colleen M White
Colleen M White

sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Joint Debtor

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 37 of 57

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White	Case No.		
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$9,528.00 2014: Wife Income \$8,845.00 2013: Wife Income \$12,454.00 2014: Husband Income \$3,001.00 2013: Husband Income

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 38 of 57

B7 (Official Form 7) (04/13)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,336.00 2015 YTD: Wife Workmans Comp 2014: Wife Workmans Comp \$20.016.00

\$16,680.00 2013: Wife Workmans Comp

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF TRANSFERS OWING **TRANSFERS**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 39 of 57

B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 40 of 57

B7 (Official Form 7) (04/13)

4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Cutler & Associates, Ltd.

4131 Main St Skokie, IL 60076

Credit Counseling

Feb 2015 \$965.00

Feb 2015 9.95

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

R(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Page 41 of 57 Document

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 42 of 57

B7 (Official Form 7) (04/13)

6

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 43 of 57

B7 (Official Form 7) (04/13)

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

NI 1 T : . . 1

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 44 of 57

B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 5, 2015	Signature	/s/ Robert G White
		_	Robert G White
			Debtor
Date	March 5, 2015	Signature	/s/ Colleen M White
			Colleen M White
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 45 of 57

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White			Case No.	
			Debtor(s)	Chapter	7
PART	CHAPTER 7 I A - Debts secured by property property of the estate. Attach		must be fully complet		
Proper	ty No. 1				
Credit	tor's Name: =-		Describe Property S	Securing Debt	: :
	ty will be (check one): I Surrendered	☐ Retained			
	ining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).	
	rty is (check one): Claimed as Exempt		☐ Not claimed as ex-	empt	
Attach	B - Personal property subject to u additional pages if necessary.)	nexpired leases. (All thre	ee columns of Part B mu	ast be complet	ed for each unexpired lease.
	r's Name: Properties LLC	Describe Leased Pr House Lease	roperty:	Lease will be U.S.C. § 365 ■ YES	e Assumed pursuant to 11 $S(p)(2)$:
	re under penalty of perjury that al property subject to an unexpi		intention as to any pr	roperty of my	estate securing a debt and/or
Date _	March 5, 2015	Signature	/s/ Robert G White Robert G White Debtor		
Date _	March 5, 2015	Signature	/s/ Colleen M White		

Joint Debtor

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 46 of 57

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 paid to me within one year before the filing of the petitibehalf of the debtor(s) in contemplation of or in connec	on in bankruptcy, or agreed to be	e paid to me, for serv		
				965.00	
	Prior to the filing of this statement I have received		\$	965.00	
	Balance Due		\$	0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of	of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				law firm. A
6.	In return for the above-disclosed fee, I have agreed to r	ender legal service for all aspect	s of the bankruptcy o	ease, including:	
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, sta c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on how 	tement of affairs and plan which fors and confirmation hearing, and reduce to market value; executes ons as needed; preparation	may be required; ad any adjourned hea	rings thereof;	filing of
7.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any diany other adversary proceeding.			es, relief from sta	y actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of arbankruptcy proceeding.	ny agreement or arrangement for	payment to me for r	epresentation of the	debtor(s) in
Date	d: March 5, 2015	/s/ David H. Cutle	r		
	· · · · · · · · · · · · · · · · · · ·	David H. Cutler	tos I td		
		Cutler & Associat 4131 Main St	ies, Liu.		
		Skokie, IL 60076	v. 047 672 0020		
		847-673-8600 Fa stuartIswanson@			
					-

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 48 of 57

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 49 of 57

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White		Case No.	
		Debtor(s)	Chapter 7	
		OF NOTICE TO CONSUL (b) OF THE BANKRUP	•	5)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor e received and read the attached	notice, as required by	§ 342(b) of the Bankruptcy
				1 7
	rt G White en M White	X /s/ Robert G	White	March 5, 2015
Colle		X /s/ Robert G Signature of I		- · · ·
Printe	en M White	_	Debtor	March 5, 2015

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-08068 Doc 1 Filed 03/06/15 Entered 03/06/15 16:26:12 Desc Main Document Page 50 of 57

United States Bankruptcy Court Northern District of Illinois

In re	Robert G White Colleen M White		Case No.	
		Debtor(s)	Chapter 7	
	•	VERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	64
	(our) knowledge.	c(s) hereby verifies that the list of credi		·
Date:	March 5, 2015	/s/ Robert G White		
		Robert G White Signature of Debtor		
Date:	March 5, 2015	/s/ Colleen M White		
		Colleen M White Signature of Debtor		

Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144

Amerimark Premier 1515 S 21st St Clinton, IA 52732

Cap1/carsn Po Box 30253 Salt Lake City, UT 84130

Capture Financial LLC 3965 W. 83rd St., #261 Prairie Village, KS 66208

Cash Lenders 6960 W. North Ave Elmwood Park, IL 60707

Cci Contract Callers I Augusta, GA 30901

Chase Card Po Box 15298 Wilmington, DE 19850

ComEd
Attn Bankruptcy/Claims Dept
3 Lincoln Center
Oakbrook Terrace, IL 60181

ComEd Attn Bankruptcy/Claims Dept 3 Lincoln Center Oakbrook Terrace, IL 60181

Comenity Bank/avenue Po Box 182789 Columbus, OH 43218

Comenity Bank/brylnhme Po Box 182789 Columbus, OH 43218 Comenity Bank/OneStopPlus.com Attention: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bank/Roamans Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218

Credit One Bank Po Box 98873 Las Vegas, NV 89193

Credit One Bank Po Box 98873 Las Vegas, NV 89193

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Dr Leonards/carol Wrig 1515 S 21st St Clinton, IA 52732

Dvra Billing Attention: Bankruptcy Department Po Box 2549 Carlsbad, CA 92018

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256 Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

First National Collect 610 Waltham Way Sparks, NV 89434

Fremont Investment & Loan Attn: Bankruptcy Po Box 24738 West Palm Beach, FL 33416

Fremont Investment & Loan Attn: Bankruptcy Po Box 24738 West Palm Beach, FL 33416

Ginnys/Swiss Colony Inc Attn: Bankruptcy 1112 7th Ave Monroe, WI 53566

Grandpointe 1112 7th Ave Monroe, WI 53566

Home Choice 5501 Headquarters Plano, TX 75024

Hsbc Bank Po Box 9 Buffalo, NY 14240

Illinois Collection Service/ICS Illinois Collection Service Po Box 1010 Tinley Park, IL 60477

Jefferson Capital Systems 16 Mcleland Rd Saint Cloud, MN 56303 Jefferson Capital Systems 16 Mcleland Rd Saint Cloud, MN 56303

Jefferson Capital Systems 16 Mcleland Rd Saint Cloud, MN 56303

Lvnv Funding Llc Po Box 10497 Greenville, SC 29603

Lvnv Funding Llc Po Box 10497 Greenville, SC 29603

Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Monterey Financial Svc Po Box 5199 Oceanside, CA 92052

Montgomery Ward 1112 7th Ave Monroe, WI 53566 Nicor Gas Attn: Bankruptcy Department PO BOX 190 Aurora, IL 60507

Nicor Gas Attn: Bankruptcy Department PO BOX 190 Aurora, IL 60507

Penn Credit 916 S 14th Street PO Box 988 Harrisburg, PA 17108

Peoples Energy 200 E. Randolph St Chicago, IL 60601

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

RCW Properties LLC PO Box 2933 Des Plaines, IL 60017

Ronald Rosenfeld 800 Springer Dr Lombard, IL 60148 Scott Michael Alexander 3714 W Dempster #307 Skokie, IL 60076

Slm Financial Corp Po Box 9500 Wilkes-barre, PA 18773

Slm Financial Corp Po Box 9500 Wilkes-barre, PA 18773

Stellar Recovery Inc 1327 Highway 2 West Kalispell, MT 59901

Suisee Bancorp 1000 Jorie Blvd., Suite 20 Oak Brook, IL 60523

Tribute
Pob 105555
Atlanta, GA 30348

Us Dept Of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

USA Payday Loans 3243 N Harlem Chicago, IL 60634

Webbank/fingerhut Fres 6250 Ridgewood Rd Saint Cloud, MN 56303

Webbnk/fhut 6250 Ridgewood Rd Saint Cloud, MN 56303

Weisfield Jewelers/Sterling Jewelers Inc Attn: Bankruptcy Po Box 1799 Akron, OH 44309 Zale/Sterling Jewelers Attn.: Bankruptcy Po Box 1799 Akron, OH 43309